

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Gina M. Pantelis  
aka Gina Kurtz**  
Debtor(s)

Bankruptcy Case No.: 17-21115-GLT  
Issued Per 10/5/2017 Proceeding  
Chapter: 13  
Docket No.: 56 – 17  
Concil. Conf.: October 5, 2017 at 09:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 15, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,325.00 as of October, 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Oct. 5, 2017 at 09:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 4 of Brentwood Boro and Claim No. 14 of Bank of NY Mellon .
- ☒ H. Additional Terms: The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$13,080.88 (100%)

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

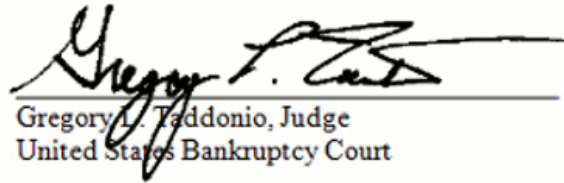
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: October 5, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gina M. Pantelis  
 Debtor

Case No. 17-21115-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db	+Gina M. Pantelis, 3012 Pyramid Ave, Pittsburgh, PA 15227-2803
cr	+Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+School District of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14387074	+At&t, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694
14387076	+Bank of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14387075	+Bank of New York Mellon, 1661 Worthington Road Suite 100, West Palm Beach, FL 33409-6493
14404363	+Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
14387078	+Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Suite 2200, Gulf Tower, Pittsburgh, PA 15219
14404365	+Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
14405423	+Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14387080	+Hladik, Onorato & Federman, 298 Wissahickon Avenue, North Wales, PA 19454-4114
14387083	+Peoples Natural Gas Co., 375 North Shore Dr., Suite 600, Pittsburgh, PA 15212-5866
14521808	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14387085	+SHELLPOINT MORTGAGE SERVICES, PO BOX 961252, Fort Worth, TX 76161-0252
14421016	+School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14652888	+University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123
14387086	+Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14387073	+E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2017 01:22:56 Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
14396324	+E-mail/Text: ally@ebn.phinsolutions.com Oct 06 2017 01:22:56 Ally Financial, PO Box 130424, Roseville MN 55113-0004
14660290	+E-mail/Text: csc.bankruptcy@amwater.com Oct 06 2017 01:23:34 American Water, PO Box 578, Alton, IL 62002-0578
14416154	+E-mail/Text: bankruptcy@clearviewfcu.org Oct 06 2017 01:23:15 Clearview Federal Credit Union, 8805 University Blvd, Moon Township, PA 15108-4212
14387077	+E-mail/Text: bankruptcy@clearviewfcu.org Oct 06 2017 01:23:15 Clearview Federal Credit Union, 8805 University Blvd, Coraopolis, PA 15108-4212
14679669	+E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 06 2017 01:23:36 Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14387079	+E-mail/Text: bankruptcy.notices@hdfsi.com Oct 06 2017 01:23:31 HARLEY DAVIDSON CREDIT, 3850 ARROWHEAD DR, Carson City, NV 89706-2016
14387081	+E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 06 2017 01:23:23 Jefferson Capital Systems, LLC, PO BOX 7999, Saint Cloud, MN 56302
14679615	+E-mail/PDF: resurgentbknofications@resurgent.com Oct 06 2017 01:30:45 LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
14651160	+E-mail/PDF: resurgentbknofications@resurgent.com Oct 06 2017 01:30:36 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14647067	+E-mail/Text: bkr@cardworks.com Oct 06 2017 01:22:54 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14387082	+E-mail/Text: bkr@cardworks.com Oct 06 2017 01:22:54 MERRICK BANK, POB 1500, Draper, UT 84020-1500
14388410	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2017 01:30:46 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14675708	+E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 06 2017 01:23:23 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14387084	+E-mail/Text: csidl@sbcglobal.net Oct 06 2017 01:23:27 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208
14644541	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 06 2017 01:30:45 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14647070	+E-mail/PDF: resurgentbknofications@resurgent.com Oct 06 2017 01:30:55 West Florida Hospital, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Harley-Davidson Credit Corp

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Oct 05, 2017

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14404358\* +Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004  
14404359\* +At&t, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694  
14404360\* +Bank of New York Mellon, 1661 Worthington Road Suite 100, West Palm Beach, FL 33409-6493  
14404361\* +Bank of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville, SC 29603-0826  
14404362\* +Clearview Federal Credit Union, 8805 University Blvd, Coraopolis, PA 15108-4212  
14404364\* Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219  
14404366\* +HARLEY DAVIDSON CREDIT, 3850 ARROWHEAD DR, Carson City, NV 89706-2016  
14404367\* +Hladik, Onorato & Federman, 298 Wissahickon Avenue, North Wales, PA 19454-4114  
14404368\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems, LLC, PO BOX 7999,  
Saint Cloud, MN 56302)  
14404369\* +MERRICK BANK, POB 1500, Draper, UT 84020-1500  
14404370\* +Peoples Natural Gas Co., 375 North Shore Dr., Suite 600, Pittsburgh, PA 15212-5866  
14404371\* +Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208  
14404372\* +SHELLPOINT MORTGAGE SERVICES, PO BOX 961252, Fort Worth, TX 76161-0252  
14404373\* +Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTALS: 2, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com  
James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor School District of Pittsburgh jhunt@grblaw.com,  
cnoroski@grblaw.com  
Lawrence W. Willis on behalf of Debtor Gina M. Pantelis help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8